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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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08/825,565 03/31/97 OYAMA

S 1095.1071/JD

EXAMINER

TM02/1206

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WASHINGTON DC 20001

POLYNOMIAL

ART UNIT

PAPER NUMBER

2164

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12

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No. 08/825,565	Applicant(s) OYAMA ET AL
Examiner Frantzy Poinvil	Group Art Unit 2768

Responsive to communication(s) filed on Sep 26, 2000

This action is FINAL.

Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle 1035 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claim

Claim(s) 1-14 is/are pending in the application.

Of the above, claim(s) _____ is/are withdrawn from consideration.

Claim(s) _____ is/are allowed.

Claim(s) 1-14 is/are rejected.

Claim(s) _____ is/are objected to.

Claims _____ are subject to restriction or election requirement.

Application Papers

See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

The drawing(s) filed on _____ is/are objected to by the Examiner.

The proposed drawing correction, filed on _____ is approved disapproved.

The specification is objected to by the Examiner.

The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

All Some* None of the CERTIFIED copies of the priority documents have been

received.

received in Application No. (Series Code/Serial Number) _____

received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

Notice of References Cited, PTO-892

Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

Interview Summary, PTO-413

Notice of Draftsperson's Patent Drawing Review, PTO-948

Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

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DETAILED ACTION

1. Applicant's arguments with respect to claims 1-14 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-4, 8-9 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss et al (US Patent No. 5,866,889) in view of Makoto (JP402287767A).

Weiss et al teaches a computerized system for opening a new account including a bank account such as a savings and/or checking account wherein a customer processing means is provided for applying for the new bank account by supplying the first bank system with information concerning the customer's financial and/or investment situation and information necessary to open the new account. Weiss et al further teaches the first bank processing means for opening the new account based on a confirmation message and that the new account can be opened by a customer. Note the abstract, fig.1, col. 4, line 60 to col. 5, line 14, col. 7 line 50 to col. 8, line 49, col. 9, line 4 to col. 10, line 22, col. 12, line 12, line 63 to col. 13, line 14, col. 14,

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lines 18-61, col. 15, lines 35-45, col. 16, lines 4-18, col. 19, lines 21-28 and col. 20, lines 18-35 of Weiss.

Weiss does not explicitly teach that the customer's financial and/or investment situation includes existing bank accounts at other banks. Makoto (JP402287767A) discloses a system and method in which a customer may open a bank account. The system and method comprise a first bank requesting bank data from a second bank so that the bank data can be ascertained and verified thereby providing accurate banking information from the second bank to the first bank in which the customer is opening the new account. Thus, obtaining existing account information from other banks are taught by Makoto. It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate the teachings of Makoto into the teachings of Weiss et al in order to verify and/or transfer asset or liability holdings of an applicant for an account for the obvious advantage of increased security when opening a new account.

The Examiner notes that whenever a bank supplies a requesting bank the desired banking information of a customer, it would have been common sense to note that such is a confirmation that banking information of that particular customer does exist. The existing account information would have included a bank identification code, an account number and/or password for identification purposes. It would have also been obvious to the skilled artisan that returning the confirmation response message to the first bank processing means to report result of the confirmation of the existing bank account with the motivation of acknowledging a successful

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receipt of the bank data and also to acknowledge that the bank account truly relates to the customer of which bank information had been requested.

As per the claimed network, Weiss teaches transferring an applicant's holding and Makoto discloses transferring existing information among banks (thus a network of banks) and a customer is able to apply for a loan remotely using their computer system. Official Notice is taken that common means for connecting PC's to business services include open networks such as the Internet was present at the time of the invention. It would have been obvious to the skilled artisan at the time of the invention to employ the combined system of Weiss et al and Makoto to include an open network connection for the customer's PC's already taught by Weiss for the obvious advantage of employing a readily available off-the-shelf means of connection for access to a plurality of remote customers.

4. Claims 5-7, 10, 12-14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss et al (US Patent No. 5,866,889) in view of Makoto (JP402287767A) as applied to claims 1-4, 8-9 and 11 above, and further in view of Micali (US Patent No. 5,790,665).

The teachings of Weiss et al (US Patent No. 5,866,889) in view of Makoto (JP402287767A) are discussed above. The combined teaching of Weiss et al (US Patent No. 5,866,889) in view of Makoto (JP402287767A) fail to teach the use of cryptography between the customer processing means and the first and second bank processing means. Micali teaches an anonymous information retrieval system wherein a customer encrypts a request with a plurality of keys corresponding to the parties that the message must pass through and what information each

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party can be provided with. Micali further teaches that the customer sends the request to a first entity, that portion pertaining to the first entity in the request is decrypted by the first entity and is then forwarded to a second entity. The second entity decrypts another portion of the message and sends the request to the database for retrieval of the desired information. The returned information is encrypted similarly considering the parties the information is to pass through. See the entire document of Micali. Thus, it would have been obvious to those of ordinary skill in the art to modify the teachings of Weiss and Makoto to include the cryptographic technique taught by Micali for the obvious advantage of limiting the exposure of the customer's private data.

5.

Conclusion

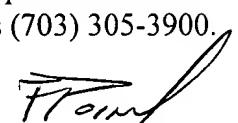
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil, whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday through Thursday from 7:30 AM to 6:00 PM.

The fax phone number for this Art Unit is (703) 305-0040.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900.

FP

30Nov00


Frantzy Poinvil
Primary Examiner
Art Unit 2164